

**ACRONYMS USED IN THIS HANDBOOK**

ACE	Active Corps of Executives
ADR	Alternative Dispute Resolution
AFDC	Aid to Families with Dependent Children
CFR	Code of Federal Regulations
COLA	Cost of Living Adjustment
CFPB	Consumer Financial Protection Bureau
CFR	Code of Federal Regulations
COR	Contracting Officer Representative
DLOS	Dedicated Loan Origination and Servicing System
DOJ	Department of Justice
EA	Environmental Assessment
EIS	Environmental Impact Statement
EPA	Environmental Protection Agency
ECOA	Equal Credit Opportunity Act
EIR	Equivalent Interest Rate
FEMA	Federal Emergency Management Agency
FHA	Federal Housing Administration
FCP	Farm Credit Program

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FP	Farmer Program
FSA	Farm Service Agency
HB	Handbook
HUD	Department of Housing and Urban Development
IRA	Individual Retirement Account
IRS	Internal Revenue Service
NAD	National Appeals Division
NEPA	National Environmental Policy Act
NFAOC	National Financial and Accounting Operations Center
NFIP	National Flood Insurance Program
OGC	Office of General Counsel
OIG	Office of Inspector General
PI	Principal and Interest
PITI	Principal, Interest, Taxes, and Insurance
PRAS	Principal Reduction Attributable to Subsidy
RD	Rural Development
REO	Real Estate Owned
RESPA	Real Estate and Settlement Procedures Act
RHS	Rural Housing Service
SCORE	Service Corps of Retired Executives
SCRA	Servicemembers Civil Relief Act of 2003

SF	Standard Form
SFHA	Special Flood Hazard Area
SFH	Single Family Housing
TDD	Telecommunication Device for the Deaf
TSQ	Transaction Screen Questionnaire
U.S.C.	United States Code
USDA	The United States Department of Agriculture
VA	Department of Veterans Affairs
VISTA	Volunteers in Service to America